



Order Filed on November 26, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Secured Creditor

U.S. Bank National Association, as Trustee for Citigroup

Mortgage Loan Trust 2007-WFHE4, Asset-Backed Pass-  
Through Certificates, Series 2007-WFHE4

In Re:

Ellen N. Kell, Michael J. Kell

Debtors.

Case No.: 18-25337 ABA

Adv. No.:


Hearing Date: 11/12/19 @ 10:00 a.m.

Judge: Andrew B. Altenburg, Jr.

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF  
DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: November 26, 2019**

  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

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Debtors: Ellen N. Kell, Michael J. Kell

Case No: 18-25337 ABA

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF DEFAULT

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust 2007-WFHE4, Asset-Backed Pass-Through Certificates, Series 2007-WFHE4, Denise Carlon, Esq. appearing, upon a certification of default as to real property located at 520 Revere Court, Galloway, NJ 08205, and it appearing that notice of said certification was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Rhonda E. Greenblatt, Esq., attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of November 8, 2019 Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due September 2019 through November 2019 for a total post-petition default of \$3,736.90 ( 3 @ \$1,802.35 less suspense balance of \$1,670.15); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$3,736.90 will be paid by Debtor remitting \$1,245.63 per month for two months and \$1,245.64 for one month in addition to the regular monthly mortgage payment, which additional payments shall begin on November 1, 2019 and continue for a period of three months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume November 1, 2019, directly to Secured Creditor's servicer, Specialized Loan Servicing, LLC, P.O. Box 636007, Littleton, Colorado 80163 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Certification of Default is hereby resolved.